SPOTLIGHT NILICO : SPOT AMERICAN INCOME LIFE & NATIONAL INCOME LIFE WOL 40 NO 6



CONVENTION 2007 HIGHLIGHTS FROM SCOTTSDALE

- Convention A Pictorial Review
- New Labor Advisory Board Members
- Scott Smith Fear Being Average



Perspective



FROM THE DESK OF:

Roger Smith President & CEO American Income Life & National Income Life

WHAT'S OUR MOTTO AGAIN?

At Convention, I have the chance to get up close and personal with the AIL/NILICO family. The General Session is when I am able to address the Convention attendees, who are among the best and brightest our Company has to offer.

This year, I took the time to revisit the 2007 company motto — Right Now! Those who attended the convention heard about the split-moment decisions I have made throughout my life, including my most recent experience on the surgery table.

I mentioned that I have always faced my fears by never hesitating and just jumping into the fire. Otherwise, I have found I end up becoming paralyzed and end up taking no action whatsoever. I want to encourage you to follow my lead.

Don't let your fears hold you back. We all have challenges we need to face, and only hesitation and over-thinking will keep you from succeeding. Think of your goals and dreams and determine what you can do right now to make them come true.

As you look at the Convention Highlights in this issue of *Spotlight*, remember that the people in those pictures faced their fears and did not hesitate to embrace their success. That willingness to jump into the breach is what brought them to where they are today.

The 2008 Convention will be held in Puerto Rico, surrounded by beach, sun, and sand. And I bet you want to join us there, don't you? Take the steps right now to ensure your place at the winner's table.



News Page

B's My Month

American Income and National Income's founder will be celebrating his 90th birthday in July. We asked him what he wanted, and he said

production!

90 (Years of Age) times \$100 (bonus) = \$9,000 (Net ALP Required)

If you Net just \$9,000 in ALP production in July, you will receive a commemorative plaque, a \$100 bonus, and a personalized letter signed by our founder recognizing your month.

PR Reps can also bonus by sending in 9 TGs or 900 leads in the month of July.

But wait! We're having a party too!

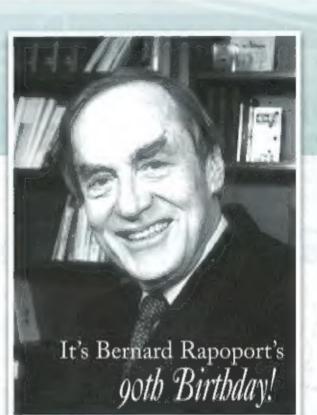
We will fly the following achievers in for a special birthday dinner with Mr. Rapoport in August:

- Top Ten Personal Producers
- Top SGA in each Category

 (the same qualifier formula as the Mediterranean Contest)
- The Top RGA
- The Top 3 MGAs
- > The Top 3 GAs
- The Top SA
- The Top PR Representative in each Category (Categories A&B by cards; Category C by TGs received in July)

It's all or nothing for the 31 days of July.

Good luck, and let's make this a birthday he'll remember!





American Income Life

For over half a century,
American Income Life
Insurance Company has
been meeting union families
needs. We are a leader in
the union insurance market,
and are totally committed
to meeting the needs of
union members through
personal one-on-one service
and complete Home Office
customer support. You can
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SPOTLIGHT

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Promoted to 52.5 Percent Supervising Agent

Mary Attie Gregory Fladger Andrea Bennett Richard Blake Brian Bowyer Matthew Bruno Jack Chanev

Melinda Cunningham

Rebecca Dillon

Michael Gliwa Olivia Godoy Lisandro Gonzalez Peter Havens Blake Higuchi Justin Holloway Jeannette Jackson

William Jones Lorie Keller Rachael Klevis Matthew Krapfl

Daniel Kulman

Megan Lambert

Lita Lameko

Bradly Larsen

Pauline Ruff Jawoo Sohn Daniel Steele Dorothy Thompson James Udell Antoinette Yellock

Promoted to 55 Percent Supervising Agent

Angela Agnew Andrew Antonini Felton Drummond Jason Glenn Lee Jeffers

Richard LePore Yvette Matos Shaun McDonald Raymond Risucci David Sandoval

Thomas Solowevko Iryna Sushkova Anarosa Villa Michael Vogel Federico Watkins

Mark Lefever

Sean Martin

Michael McIntosh

Elias Mendoza

Erin Moyer

Allan Munro

Shawn Norris

Daniel Orr

Promoted to 57.5 Percent General Agent

Herbert Adams Mark Beckford Lamine Diakhate Daniel Launius

Jose Lopes Matthew Lukesh Theresa Romano Jason Taylor

Promoted to 60 Percent General Agent

Craig Cassano Bradley Ellison David Garbarskiy Pamela Ladd

Rosalie Zwicker

Promoted to Master General Agent

Karen Bennett Raphael Bouchereau Cassius Caron

Kyle Chuang Allan Gilbert Earle Harris

Glyn Hurst David Jackson Yevgenly Kashkin

Mark McClatchey Brian Schreiter

Grunt Wahlig

Jerome Washington

Promoted to Regional General Agent

Diego Arango-Puerta Andrew Bishop

Corey Friesen Edward Hanna

Byron Paz Amir Sedaghat

Promoted to State General Agent

Horace Johnson

Scott Sonnenberg

Happy Anniversary! Thanks for all you do. Congratulations!

38 Years of Service

Pater Nielsen

26 Years of Service

Bert Feldman 25 Years of Service

George Farenthold

17 Years of Service

John McCreary

16 Years of Service

Herman Libman

15 Years of Service

Richard Case

14 Years of Service

Joseph Nosse

13 Years of Service

Donald Shuck Brian Traboulay

12 Years of Service

Cheryl Cook John Hancock

11 Years of Service

Robert Hughes Sandra Johnson Patrick Parisi

10 Years of Service

Vlad Basov Arthur Carter Baldev Dabhia 9 Years of Service

Preeti Sahgal

8 Years of Service

Julie Aprahamian Gregory Engrav James Schneider

7 Years of Service

Lorena Barriere

6 Years of Service

Susan Bergh Iim Bianchi John Bulecza Volodymyr Derevyanyy Cindy Furer Tracy Haden Christopher Hernandez Meneluo Perakis Casandra Robinson Jeremy Welch

5 Years of Service

Robert Whittinghill

Matthew Wolfanger

Alex Bluhm Elaina Bosco Robert Boyer Nicholas Bromhal Chad Delev Allan Gilbert Yvonne Hernandez Daniel Potilechio

4 Years of Service

Samson Adelufosi Derrick Cook Taiwo Daisi Steven DiChiaro William Gordon Bedis Kilani Laura Mackin Anthony Mele

Crystal Reeves Selena Thammasen

Rosalie Zwicker

3 Years of Service Nishan Amarasuriya

Nicholas Engrav Rita Haidinger Tyler Hunt Michael Laramie Kelly Pascal Randy Teyssier James Wallhauser

2 Years of Service

Brandon Corkins David Guzman Mark Hartelius William Kidder Alina Latinsky Natalie Linker Jared Mlinarich Donald Orban Gary Ripley Alan Silverman

2 Years of Service (cont)

Matthew Sommers Joseph Szygiel James Tanguay

Ryan Tucker

I Year of Service

Jared Andrews Daniel Armstrong Nadine Boudreault Jose Castillo

Deborah Dorn Amit Garg

Sean Hall David Hannan

Keith Houske

lason Ihle Lynn Krohn

Adam Lerch Michael LiBassi

Diona Libunao

Mathew Mealey Jesse Nepywoda

Stephen Roberts Jenny Sample

Michael Sheets Kevin Smyth

Jeffrey Swistowicz

Keith Thompson Courtney Tinck

Benjamin Vondrak

Kevin Wilson

Monique Worotny

Xiaotian Yao

Individual Producers



1. Jose Lopes

Framingham, MA



2. Bianca Zaragoza

Phoenix, AZ



3. Roger Beals

Halifax, NS



4. Peter Lila Lilomaiava

Auckland, NZ



5. Kevin Appasamy

Winnipeg, MB



6. Lee van Delft

Halifax, NS



7. Kelly McDonald

Boise, ID



8. Samantha Chui

Marietta, GA



9. Devaun Mooney

Pensacota, FL



10. Benham Halali

Concord, CA

May Production

YTD Production

All Time Record to Beat Month: \$62,536 Net ALP Zachary Hart

	Name	Net ALP	∾NG≛	Rtn	MGA	SGA
1.	Jose Lopes	\$23,917		72.5	Melanie Cohen	David Zophin
2.	Bianca Zaragoza	22,070		77.3	William Myatt	Steve Hartman
3.	Roger Beals	21,844		76.0	Roger Beals	Imran Satti
4.	Peter Lila Lilomaiava	21,198	100		Jeff Ribman	Steve Friedlander
5.	Kevin Appasamy	20,843		85.6		Rick Altig
6.	Lee van Delft	20,352	92		Harjeet Rana	Imran Satti
7.	Kelly McDonald	19,877		69.2	Rick Mansfield	Rick Altig
8.	Samantha Chui	19,870		76.4	Samantha Chui	Williams-Williams
9.	Devaun Mooney	19,605	100		Devaun Moody	Donald Orban
10.	Benham Halali	18,728		78.9	Christopher Stephens	Jatoft-Foti
11.	Lily Tchen	18,558		70.1	Lily Tchen	Cohen-Cohen
12.	Robert Ulreich	17,322		86.1	Steven Foti	Jatoft-Foti
13.	Athar Sheikh	16,682	100		Byron Paz	Josh Chalom
14.	Joseph Moskwa	15,969	100		Rodney Ward	Paul Rumbuc
15.	Pejman Madarshahian	15,611	85		Sabrina Lloyd	Barry Dillah
16.	Edward Hanna	15,609		73.3	Edward Hanna	Tom Williams
17,	Selina Asiata	15,526	99		Taina Lameko	Steve Friedlander
18.	Salman Quadri	15,445	100		Godley Varghese	Theodore Pappas
19.	Marinela Achim	15,415		77.4	David Solomonov	Josh Chalom
20.	Fialelei Naititi	15,410	99		Jeff Ribman	Steve Friedlander

[▲] Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

c .		Name	Net ALP	NG*	Rtn	MGA	SGA
	1.	Max Quasem	\$96,438		84.6	Earnest Loveless	Cohen-Cohen
1	2.	Samantha Chui	83,581		76.4	Samantha Chui	Williams-Williams
	3.	Jose Lopes	83,327		72.5	Melanie Cohen	David Zophin
٠.	4.	Steven Stensrud	82,336		81.9	Steven Stenarud	Rick Altig
	5.	Benham Halali	82,331		78.9	Christopher Stephens	Jatoft-Foti
	6.	Kelly McDonald	78,474		69.2	Rick Mansfield	Rick Altig
ŀ	7.	Helen Taylor	72,440		76.6	Harpreet Gujral	Rick Altig
	8.	Ruben Soberanes	71,968		71.8	Doreen Ryan-Foti	Jatoft-Foti
,	9.	Yvonne Hernandez	68,667		82.7	-	Cohen-Cohen
1	6.	Timothy Cruise	68,430		76.1		Altig-Orlovic
1	1.	Bianca Zaragoza	67,614		77.3	William Myatt	Steve Hartman
1	2.	Robert Ulreich	66,735		86.1	Steven Foti	Jatoft-Foti
1	3.	Daniel Potilechio	64,415		83.6	David Wang	Bob Olson
1	4.	Dean Bauman	63,379	82		Zachary Hart	Mat Hart
1	5.	Danilo Gomez	61,495	82		Robert Harris	Mat Hart
1	6.	Frank Jendusa	61,364	83		Rebecca Klebsch	Joe Manone
1	7.	Scott Remmey	61,129		78.8		Eric Giglione
1	8,	Theresa Bellajaro	60,876		81.0	Christopher Clark	Rick Altig
1	9.	Karen Stockwell	60,556		72.4	Megan Olson	Steve Hartman
2	.0.	Stephen Bendure	59,599	79		Timothy Clark	Surace-Smith

▲ Percentage of Net to Gross

American Income & National Income Proudly Present

Our New Labor Advisory Board Members



William Hite

General President United Association of Journeymen and Apprentices of the Plumbing and Pipe Fitting Industry of the United States and Canada

William P. Hite is serving as General President of the United Association. Previously, he served as Assistant General President from 2001-2004 and has been a UA member for thirty-seven years.

William is a third generation UA member. The UA is in his blood, and William started his apprenticeship on January 1, 1968 and became a journeyman in 1972.

He was elected as a Delegate to his first UA Convention in 1981 and was soon appointed to other positions such

as Business Agent, Assistant Business Manager, and Financial Secretary-Treasurer of his local. At the 1996 UA Convention, he was elected International Representative and was assigned Illinois and portions of Indiana.

In June, 1999, he was appointed as Administrative Assistant to the General President. Then at the 2001 Convention, he was elected Assistant General President. He spent four years in that position. On December 1, 2004, he was elected General President.



Frank Hurt

International President The Bakery, Confectionery, Tobacco Workers and Grain Millers International Union

Frank Hurt's association with BCTGM began in March 1972, when he joined the ranks of B&C Local 57 as an employee at a grocery store's bakery. In February 1975, he became the local union's business agent. He joined the international union staff on July 1, 1979.

In September 1982, then International President John DeConcini appointed Hurt as director of the organization, a position he held until his election as executive vice president. Prior to 1982, Hurt served as an international representative, based in Columbus, Ohio and covered Region IL

From September 1991 to his election as president, Hurt served as International Secretary-Treasurer. His service as secretary-treasurer followed a 13-month term as the union's executive vice president.

Hurt was elected president of the International Union at the General Executive Board meeting on March 13, 1992, to succeed retiring President DeConcini, Hurt first took office on October 1, 1992. He was elected to his first full term as International President at the union's 34th Constitutional Convention in 1994 and has been re-elected at the 1998, 2002 and 2006 Conventions.



D. Michael Langford

President Utility Workers Union of America

D. Michael Langford began his association with the UWUA during his employment at the Detroit Edison Company in 1978. In 1984, he was elected as bargaining unit chairman of the Monroe Power Plant division of Local 223 and held that position until elected Treasurer in 1988. A decade later, he was elected as President of his local.

Langford held the position of his local's presidency until his election as National Executive Vice President at the 27th Constitutional Convention in June 2003. Three years later, he became the National President.

He currently serves on the Board of Trustees of the Council for Adult Experimental Learning. This is a non-profit organization dedicated to expanding learning opportunities for working adults by developing and managing effective learning strategies and implementing them through partnerships with employers, higher education, government, and labor. Langford also recently agreed to serve as co-chair of the steering committee for the Council on Competitiveness, which is embarking on the Energy, Innovation &c Sustainability Initiative and plans to accelerate the U.S. transition to a sustainable energy system.



Jeff Rechenbach

Executive Vice President Communications Workers of America

leff Rechenbach's history with CWA began in 1971 when he started working with the Ohio Bell Telephone Company at the age of 17. A mere two years later, he was elected as president of the 2,000 member Local 4309. Soon after, he was appointed as a CWA staff representative for Ohio Bell

In 1994, Rechenbach served as vice president for CWA's Midwestern district, and he held that position for three terms. He was elected vice president of the CWA in 2005 by delegates of the union's 67th Convention. With this appointment, he headed up the union's legislative and

political program.

In addition to his work with CWA, Rechenbach has also been involved with many community, civic, and church activities. He previously served on the board of the Telephone Credit Union, Ohio's Joint Legislative Committee on High Technology Business, and the Ohio Telecommunications Advisory Council. Additionally, he was a delegate to the Democratic National Convention, where he served on the party's platform committee, and in 1994 he was elected as vice president of the Ohio AFL-CIO.

Welcome Gentlemen!

Supervising Agents



1. Ryan Vopat Cleveland, OH

2. Michael van Delft

Halifax, NS



3. Lorenzo Lameko

Auckland, NZ

All Time Record to Beat

Month: \$68,050 Net ALP Mary Ann Gaelic

May Production

	Name	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1.	Ryan Vopat	\$27,732	\$26,749	87		Michael Vasu	Surace-Smith
.2.	Michael van Delft	25,224	23,690	91		Harjeet Rana	Imran Satti
3,	Lorenzo Lameko	22,098	31,358	98		Jeff Ribman	Steve Friedlander
4.	Dennis Titcombe	21,358	28,222		83.8	Harjeet Rana	Imran Sarti
5.	Adam Lerch	15,688	27,053	91		Doreen Ryan-Foti	Jatoft-Foti

YTD Production

All Time Record to Beat YTD: \$443,893 Net ALP Mary Ann Gaelic

		N.ame	1st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
÷	1.	Raymond Risucci	\$78,777	\$114,337		82.3	Dorian Oldham	Durhon Oldham
	2.	Scott Fenton	78,589	119,672	91		Matthew Wolfanger	Durhon Oldham
	3.	Dawn McElwain	65,058	100,550		71.7	Jim Bianchi	Durhon Oldham
	4.	Ryan Vopat	60,745	104,719	87		Michael Vasu	Surace-Smith
	5.	Dennis Titcombe	56,316	79,622		83.8	Harjeet Rana	Imran Satti

Supervising Agent selection guidelines for recognition in the Spotlight are as follows: Must have one First Year Agent coded and meet all production requirements.

General Agents



1. Brian Allt Halifax, NS



2. Tierra Bullock Raleigh, NC



3. Michael Boyer Troy, MI



4. Michael Quirk Denver, CO



5. Mathew Propst Altamonte Springs, FL

May Production

All Time Record to Beat Month: \$111,262 Net ALP Eric Neal

	Name	1 st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
1.	Brian Allt	\$56,550	\$64,957	90		Harjeet Rana	Imran Satti
2.	Tierra Bullock	31,671	37,096	94		James Bailey	Slav Bitman
3.	Michael Boyer	25,017	42,009	89		Rodney Ward	Paul Rumbuc
4.	Michael Quirk	22,744	29,033	93		Joshua Richl	Bill Jennings
5.	Mathew Propat	22,187	23,701	80		Diego Arango-Puerta	Matt Henderson
6.	Kevin Citizen	21,078	25,889	81		Jeremy Welch	Slav Bitman
7.	David Kearns	19,281	20,564	95		Byron Paz	Josh Chalom
8.	Cynthia Sittig	17,200	33,668		74.6	Scott Keeney	Durhon Oldham
9.	JoAnne Marks	16,731	20,895	83			Carla Miller
10.	David Kinsella	16,138	17,690	89		Todd Engelson	AltOrlVene.

YTD Production

All Time Record to Beat YTD: \$864,620 Net ALP

		Name	1 st Six Mo. Agent	Net ALP	NG	Rtn	MGA	SGA
IP:	1.	Brian Allt	\$213,624	\$235,699	90		Harjeet Rana	Imran Satti
•	2.	Robert Gerdes	128,517	137,872		74.2	Rebecca Klebsch	Joe Manone
D.	3.	Pamela Ladd	119,919	214,375		75.2	Dorian Oldham	Durhon Oldham
В	4.	Michael Boyer	102,835	154,334	89		Rodney Ward	Paul Rumbuc
÷	5.	Richard Correa	81,819	123,548		81.3	Steven DiChiaro	Bill Jennings
	6.	David Kinsella	79,405	92,085	89		Todd Engelson	AltOrl-Vene.
	7.	Laura McCurry	67,814	94,471		75.3	James Bailey	Slav Bitman
	8.	Benjamin Foti	65,035	166,884		74.8	Cheryl Foti	Jatoft-Foti
	9.	Brandon Braun	61,857	101,909		73.2	Rodney Ward	Paul Rumbuc
	10.	Thomas VanOsdol	60,481	113,393		71.8	Jim Bianchi	Durhon Oldham

General Agent selection guidelines for recognition in the Specifight are as follows: Must have two First Year Agents coded and neet all production requirements.

Convention 2007 in Scottsdale A Pictorial Review



The Convention attendees gathered to celebrate being at the lovely Fairmont Scottsdale Princess.







President's Club Reception

The members of the 2006 President's Club enjoyed a reception at the invitation of President and CEO Roger Smith. At the evening's event, the attendees received their President's Club rings and honus checks.



General Session

The morning's events included speeches by President Roger Smith, Executive Vice President Scott Smith, and company founder Bernard Rapoport, followed by The Tonight Shows.

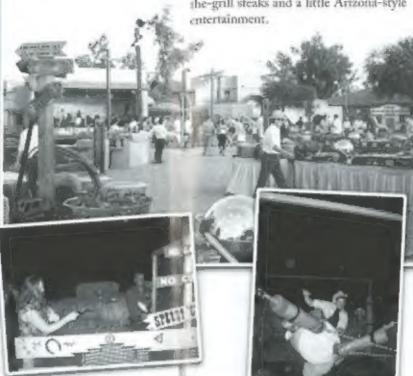






Western Party and BBQ

There's nothing better than fresh-offthe-grill steaks and a little Arizona-style



Casual Time

The attendees had the chance to relax poolside and at the cantina.





Awards Ceremony

What convention is all about! Our award winners were brought oastage in front of their peers and received the recognition and praise they so rightly deserved for all of their



From Mc Rapagent's speeds

Most of the rime, in the ordenary Course of our lives, we are engaged in behavior. The things we do are predictable and in character. But once in a while, we stop behaving and begin to act. From the point of view of the neutral observer or the objective scientist, the difference may be hard to see But to those of us to be undertake to act. the difference is clear. We act when we cease to be determined by the past, when habit no longer defines what we do in the present and no longer reliably predicts what we will do in the future. We act, when we initiate, when we break the chain of causation that binds the present and the future to the past; when we wart a new line of causation, create a situation that is inherently unproductable. -Hannah Arendt



Bonus Page

in the bonus a	en some changes to the Year to Date Awards, including an increase mounts and the addition of a second place RGA recognition. We awards below, and we hope these changes give you the extra push look to all of our future award winners!
have listed the	awards below, and we hope these changes

you might need to really give it all you've got. Good luck to all of

Year-To-Date award winners must have 78 percent net to gross (from AP&P report) or a 68 percent retention rate to be eligible for recognition. Net to gross only will be used through the 8th month. At 9 months, 68 percent retention will be required.

1.	Supervising A	gents	Master General	- Agency Production)	
Top Ten Producers 1st Place	General Ager 1st Place 2nd Place 3rd Place 4th Place 5th Place	Award	1st Place 2nd Place 3rd Place 4th Place 5th Place Regional Get 1st Place 2nd Place	Award Award Award Award neral Agents Award	

Must meet YTD SGA standard as of December 31, 2007 with 78 percent net to gross (from AP&P report) or a 68 Category VII Award

percent retention rate.

Category VIII Award Category IV Award Award brawa Category 1 Award Award Category II Category III Award

PR Representatives - Obtain 17,250 Cards or 77 Endorsed Groups (REWs, NEWs, ORIs - 1Gs, PGs, TGs) All ORIs will count as double credit. A PR Rep can qualify under only one method. They do not get a double qualification by signing 77 TGs and sequiring 17,250 lead cards.

Int as thousand at	equiring 17,250 lea	d caros.		Category	Award & \$1,800
Category A	Award & \$1,800 Award & \$1,300	1st Place	Award & \$1,800 Award & \$1,300	1st Place	Award & \$1,300
2nd Place	744-			he most	

"In the event of a tic for the number of groups in Category C, we will use the most number of leads generated to be the tie breaker.

In addition, a \$3,000 bonus will be presented to the PR Representative with the most cards generated for the year 2007. A \$1,000 bonus will also be given to the PR Representative who places second with the most cards generated for the year 2007.

PR Managers - Obtain 52,500 Cards and most have at least 2 active Public Relations Representatives coded to them as of December 31, 2007.

PR Managers Award 1st Place Award 2nd Place



Retention Bonus*

\$Show Me the Money\$

Qualifier	SGA	Amount
Jose Lopes	David Zophin	\$4,227.95
Bianca Zaragoza	Steve Hartman	\$4,193.31
Kevin Appasamy	Rick Altig	\$4,168.63
Roger Beals	Imran Sarti	\$3,916.62
Benham Halali	Jatoft-Foti	\$3,558.35
Robert Ulreich	Jatoft-Foti	\$3,464.41
Samantha Chui	Williams-Williams	\$3,378.02
Kelly McDonald	Rick Altig	\$3,180.44
Marinela Achim	Josh Chalom	\$3,092.92
Peter Lila Lilomaiava	Steve Friedlander	\$3,054.53
Transf December	D D.13. 045	E E 61 07

Total Retention Bonus Paid: \$425,541.97

483 Producers Qualified

MGA Bonus*

Qualifier	SGA	Amount
Harjeet Rana	Imran Satti	\$22,625.56
Jeff Ribman	Steve Friedlander	\$14,187.52
Randy Teyssier	Chris Hernandez	\$8,232.11
James Bailey	Slav Bitman	\$6,847.71
Cheryl Foti	Jatoft-Foti	\$6,750.36
Scott Keeney	Durhon Oldham	\$6,217.26
Rodney Ward	Paul Rumbuc	\$5,527.18
Michael O'Rourke	Scott Latta	\$5,000,50
David Hausman	Eric Giglione	\$4,883.95
Christopher Stephens	Jatoft-Foti	\$4,718.53

Total MGA Bonus Paid: \$234,275.71 110 Managers Qualified

Reinstatement Bonus*

Remstatement Donas					
Qualifier	SGA	Amount			
David Jackson	Tom Williams	\$1,656.07			
Balvino Cardoza	Cohen-Cohen	\$1,294.25			
Sami Mogannam	Janoft-Foti	\$1,123.33			
Timothy Dawe	Bob Olson	\$989.37			
Tim Krueger	James Logan	\$978.18			
Yvonne Hernandez	Cohen-Cohen	\$799.08			
Hank Gordon	Bob Olson	\$778.96			
Julie Wells	Chris Hernandez	\$735.48			
Amir Sedaghat	Rick Altig	\$537.95			
Lorena Barriere	Cohen-Cohen	\$265.02			
T. I D. I.	D D.I.I.	610 663 36			

Total Reinstatement Bonus Paid: \$18,553.26 68 Producers Qualified

Qualifier	SGA	Amount
Darrell Dorey	Imran Satti	\$9,178.50
Rona Pileggi Spano	Bob Olson	\$6,249.78
Timothy Farr	Paul Rumbuc	\$5,460.00
Larry Lozano	Jatoft-Fori	\$3,184.65
Mark Gagliardi	Jatoft-Foti	\$3,090.16
Sara Thrailkille	Steve Greer	\$2,422.25
Susan Cooksey	HO DC	\$2,082.04
Alina Latinsky	Paul Rumbuc	\$2,053.50
Jacqueline de Vooght	Rick Alrig	\$1,995.00
Susan Pate	Chris Hernandez	\$1,923.00

BR Bonus* Qualifier SGA Amount Taina Lameko Steve Friedlander \$5,662.50 Brian Allt Imran Satti \$3,206.95 Chris Hernandez \$3,074.28 Randy Teyssier Lorenzo Lameko Steve Friedlander \$3,054.53

Michael van Delft Imran Satti \$2,938.46 Paul Rumbuc \$2,808.82 Michael Boyer Josh Chalom \$2,325,52 David Kearns Harjeet Rana Imran Satti \$2,309.77 Robert Harris Mat Hart \$2,223.86 Christopher Stephens Jatoft-Foti \$2,122,39

Total BR Bonus Paid: \$160,898.32 209 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Master General Agents



1. Harjeet Rana

Halifax, NS



2. Jeff Ribman

Auckland, NZ



3. Sabrina Lloyd Columbia, MD



4. James Bailey Raleigh, NC



5. Joshua Goodman-

Denver, CO

May Production



	Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1.	Harjeet Rana	\$110,422	\$147,933		74.0	Imran Satti
2.	Jeff Ribman	84,921	96,362		68.6	Steve Friedlander
3,	Sabrina Lloyd	52,420	51,324	83		Barry Dillah
4.	James Bailey	45,302	64,945		77.8	Slav Bitman
5.	Joshua Goodman	42,629	60,536		68.5	Bill Jennings
6.	Randy Teyssler	41,601	55,640		69.3	Chris Hemandez
7.	Scott Keeney	39,851	53,059		71.8	Durhon Oldham
8.	Rodney Ward	37,148	63,849		76.4	Paul Rumbuc
9.	Cheryl Fori	33,607	90,418		75.7	Jatoft-Foti
10.	Christopher Stephens	32,895	73,180		68.3	Jatoft-Foti

YTD Production

All Time Record to Beat YTD: \$2,168,283 Net ALP Paul Rumbue

		Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
10	1.	Harjeet Rana	\$441,339	8650,407		74.0	Imran Satti
	2.	Jeff Ribman	269,950	345,620		68.6	Steve Friedlander
0	3.	Mitchell Duplantis	223,492	241,414		76.8	Marc Rosen
÷	4.	James Bailey	197,064	260,133		77.8	Slav Bitman
	5.	Joshua Goodman	196,712	303,160		68.5	Bill Jennings
	6.	Rebecca Klebsch	191,590	280,180		77.6	Joe Manone
	7.	Rodney Ward	185,236	295,032		76.4	Paul Rumbuc
	8.	James Palmes	174,443	200,329		69.3	TJ Rowell
	9.	David Guzman	170,662	203,989		68.8	Sunce-Smith
	10,	Arthur Greene	167,530	238,982		69.1	Paul Rumbuc

Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents ceded and meet all production requirements.

Regional General Agents



1. Jim Bianchi

Rochester, NY



2. Harjeet Rana Halifax, NS



3. Joshua Goodman

Denver, CO

All Time Record to Beat Month: \$470,822 Net ALP Jim Bianchi

May Production

Name	1 st Six Mo. Agent	Net ALP	NG	Rtn	SGA
1. Jim Bianchi	\$168,409	\$343,621		73.1	Durhon Oldham
2. Harjeet Rana	117,862	199,673		74.2	Imran Satti
3. Joshua Goodman	91,879	142,658		70.5	Bill Jennings
4. Sonny Gurney	81,293	195,602		69.8	Paul Rumbuc
5. Francisco Perez	69,095	116,673		70.5	Theodore Pappas

YTD Production

All Time Record to Beat YTD: \$4,392,067 Net ALP Jim Bianchi

		Name	1st Six Mo. Agent	Net ALP	NG	Rtn	SGA
۰	1.	Jim Bianchi	\$1,082,436	\$2,283,436		73.1	Durhon Oldham
4	2.	Zachary Hart	514,143	567,340		72.0	Mat Hart
	3.	Sonny Gurney	513,425	1,192,653		69.8	Paul Rumbuc
	4.	Harjeet Rana	470,996	813,317		74.2	Imran Satti
	5.	Joshua Goodman	419,923	742,924		70.5	Bill Jennings

SGA Production

MAY CATEGORY II								
NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP		
Altig-Orlovic		69.6	\$145,707	\$126,000	116	\$263,887		
Imran Satti		72.4	118,057	110,000	107	216,095		

MAY CATEGORY III								
NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NETALP		
Steve Friedlander		74.2	\$94,766	\$93,600	101	\$143,004		

MAY CATEGORY V								
NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP		
Slav Bitman		70.7	\$83,626	\$65,000	129	5132,212		

MAY CATEGORY VI									
NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP			
Donald Orban	91		\$53,777	\$32,500	165	\$56,844			
Mark Gorman	87		32,057	32,000	100	44,338			

MAY CATEGORY VIII									
NAME		RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP			
Chris Hernandez	97		\$72,318	\$31,075	233	\$100,573			
Barry Dillah	82		64,754	33,300	194	74,764			
Scott Latta	94		39,789	22,500	177	41,499			
Matthew Hogan	86		35,080	33,300	105	42,230			

YTD CATEGORY I								
NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP			
	70.7	\$797,113	\$940,900	85	\$1,685,239			
	NG		NG RTN 1st Six Mo. NET	NG RTN 1st Six Mo. NET Standard	NG RTN 1st Six Mo. NET Standard % of Standard			

YTD CATEGORY II								
NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP		
Altig-Orlovic		69.6	\$796,458	\$630,000	126	\$1,479,672		

			YTD CATEO	ORY V		
NAME	NG	RTN	1st Six Mo. NET	Standard	% of Standard	NETALP
Stav Bitman		70.7	\$421,180	\$325,000	130	\$614,752

	-			YTD CATEG	ORY VI		1
NAME		NG	RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
Mark Gorman		87		\$110,779	\$96,000	115	\$145,286

YTD CATEGORY VII						
NAME	NG	RTN	1st Six Mo. NET	Standard	16 of Standard	NET ALP
Marc Rosen		75,3	\$398,646	\$244,300	163	\$450,283

YTD CATEGORY VIII						
NAME		RTN	1st Six Mo. NET	Standard	% of Standard	NET ALP
Barry Dillah	82		\$158,739	\$134,100	118	\$234,666

PR Representatives

PR Manager



Charles Hill Concord, CA



Larry Lozano Concord, CA



Darrell Dorey Halitax, NS



John Keliher Atlanta, GA



Paul Winslow St. Louis, MO



Susan Fuldauer Indianapolis, IN



Brett Hulme Atlanta,GA

May Production

PR Manager	No. Cards	SGA
1. Charles Hill	10,969	Jatoft-Foti
2. Debbie Enstedt	10,648	Rick Altig
3. Malka Arony	7,273	HO LA/Hartman

YTD Production

PR Manager	No, Cards	SGA
*1. Debbie Enstedt	62,709	Rick Altig
2. Malka Arony	34,900	HO LA/Hurtman
3. Charles Hill	28,841	Jatoft-Foti

All Time PR Card Production Records

Month: 18,960 cards

famous I	· Vale	100 per 100 miles
1. Larry Lozano	5,931	Jatoft-Foti
2. Darrell Dorey	5,798	Imcan Sattl
3 Mark Gagliard.	4,112	Jarofi Fori
4. Timothy Farr	3,784	Paul Rumbuc
5. Malka Arony	2,800	HO LA/Hartman

i	Cutogory II: 1	No. Carde	\$GA-C
1	1. John Keliher	4,557	HO Georgia
i	2. Paul Winslow	2,307	HO St. Louis
	3. Susan Cookset	1,970	HO DC
	4 Sara Thradkille	1,459	Steve Green
I	5. Demetrius Harris	1,559	HO St. Louis

All Time PR Card Production Records

YTD: 61,879 cards Denise Bowyer

Company & Comment	Nie. Pards	SGA -
*1. Malka Arony	14,496	HO LA/Hartman
*2. Mark Gagliardi	13,540	Jatoft-Foti
3 Renee Flannery	12,324	Surace Smith
4. Larry Lozano	10,579	Jatoft-Foti
5. Daryl Barnett	10,342	Rick Altig

Cut	egezy B	, No. Cards	464
1.	Robin Andrade	10,298	НО МА
*2.	Paul Winslow	8,639	HO St. Louis
3	Laurie Onasch	7 338	Manone/Altig
4.	V v an Dwyer	7.009	Altig Hay/Bitman
5	Denia St-Pierre	6,962	Altig-Lyse

All Time PR Group Production Record

Month: 55 groups Vivian Dwyei

Category C	- Granpi	
1. Susan Fuldauer	14	Mark Hancock
2. Brett Hulme	14	HO Georgia
3 Becky Cutler	12	Bill Jenn.ngs
4. Cheryl Cook	10	Durhon Oldham
5 Kenneth Almzer	7	Marc Morton

All Time PR Group Production Records

YTD: 136 groups No not A tizes

ı	Category &	-Greups	-SGA
Ī	1. Richard Case	46	Surace-Smith
	*2. Kenneth Altizer	36	Marc Morton
	3 S san Puldader	29	Mark Hancock
I	4. Jerry Hartnett	29	Surace-Smith
ĺ.	5 John Wagner	24	Steve Jakubezak
- 1			

Category A = SGA categories one and two. Category B = SGA categories three, four, five, six, seven, and eight. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the lipotitists are as follows: Must have two PR Representatives coded and meet all production requirements. Also, please note, the number of leads will be used to break a tie in Category C.

Mediterranean Cruise Contest

Commenced by the day of it the sale is the sale and a facility to the sales sales

with it were so were a resource received builder

SGAs

		16 Net ALP Growth			
I I	Surgee Sm th	100.26	85	118	100.99
11	Altig-Orlovie	154 57	126	170	150.33
111	Steve Hartman	127,40	67	106	99.92
IV	Josh Chalom	111.43	48	95	84.98
V	Slav Bitman	140.91	130	90	120.17
VI	Chris Hernandez	84.23	93	144	107.20
VII and VIII	Mare Rosen		163	107	135.29

RGA			
Name	S1,000	YTD Wat ALT	
J'm Banch.	64	\$608.994	Darhon Oldham
MOA			

,			
SAs		_	
	O Marine	Jan	
	1,000		
Harjeet Rana	18	\$269,187	Imran Satti
James Bailey	15	179,786	Stav Bitman
Jeff Ribman	15	165,265	Steve Priedlander

Bria-Alit	7	100,744	Imran Satti
A-e			
Ryan Vopat	4	\$60,352	Surace-Smith

\$139,052

100.887

Steve Friedlander

Alt -Orl. Vene

Personal Producers

	CHARGALL.	
Max Quasem	\$96,438	Cozien-Cohen
Samantha Chui	83,581	Williams-Williams
Jose Lopes	83,327	David Zophin
Steven Stensrud	82,336	Rick Altig
Benham Halali	82,331	Jatoft-Foti
Kelly McDonald	78,474	Rick Alrig
Helen Taylor	72,440	Rick Altig
Ruben Soberanes	71,968	Jatoft-Foti
Yvonne Hernandez	68,667	Cohen-Cohen
Timothy Cruise	68,430	Altig-Orlovic

_	_	-		
₹.		10	5.4	
		7	■.	

A	Mark Gagliardi	13,540	Jatoft Fore
В	Vivian Dwyer	7,009	Carla Miller
C	Richard Case	47 groups	Surace-Smith

Convers Deadline

Tama Lameko

David Konsella

Sales - June 30, 2007 PR - July 31, 2007



For full contest guidelines, visit whom ailife and Agency/Spotlight/mainqtl.htm

Please note: contest winners will

insight



FROM THE DESIGN Scott Smit

Fear Being Average

By the time this article reaches you, the New Agent Bonus and Guaranteed Advance programs for agents in their first 8 months will have been been in effect since July 1, 2007. These programs substantially raise the weekly income of producers who consistently write more than \$1,000 Gross ALP per week 1 mant to explain the company philosophy and, more importantly, be sure everyone understands that the goal of this plan is not to encourage people to only write \$1,000 a week, but to encourage each field producer to consistently write more business

First, we need to understand that the world is made up of average performers. While there are both super stars and falling stars, the majority of performers are just average. It's a fact. In order to achieve excellent results with average stars, we must have consistent execution.

We are encouraging the entire sales force to be consistent. We have just implemented a bonus program that rewards consistent field production every week. - every agent in their first 8 contract months has an opportunity to reap additional rewards with this new bonus. We have made the decision to take another step towards increasing the retention of these new agents by basically moving some future renewal money into their paycheck earlier in their career.

Being consistent, however, is not the only key to success. Writing \$1,000 a week should be considered your minimum, not your routine. Falling into a

routine of writing just \$1,000 a week is resigning yourself to being average. If you are happy to just remain average, you will never stand out; if you fear it, you will begin to strive towards being above average, and your success is guaranteed. Fear of being average is a great motivator.

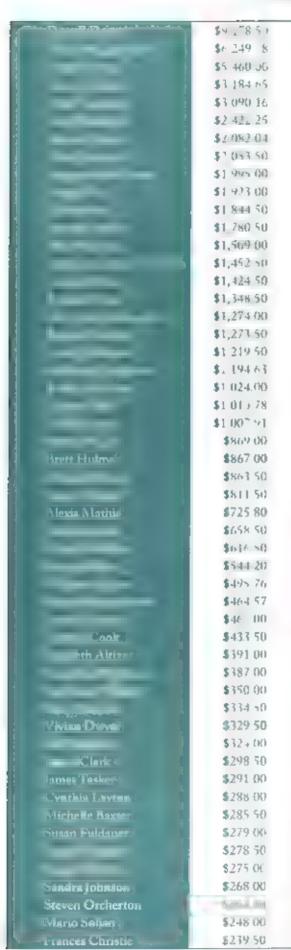
Of course at AlL/NILICO, hiring the best will always be our mission. Our company is privileged to have many of the finest sales people in the world. Our challenge, however, is to elicit consistent performance from every producer and to find a financial home for average performers to encourage their retention and growth. The more this goal is realized, the more our company will grow.

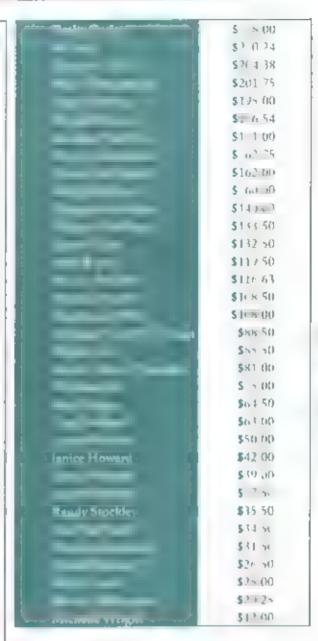
For a long time, we have considered \$1,000 to be a mediocre level of weekly production. That is because all of the people in the company who evaluate performance were top performers themselves at some point in their careers. A top performer can earn a decent income at AIL/NILICO that increases substantially with every year of service through the renewals process, but what about people who do not possess the potential or skills of a top performer? Each and every one of you has the potentional to become one of the top producers by challenging yourself to be better than the average.

Don't get stuck in the \$1,000 weekly production mode. Fear being average and consider the minimum to be your safety net, not your standard.



Public Relations Bonus





JANUAR, FEBRUARY MARCH!

MAY

n trail

\$34,250.64

MGA Bonus

May Bonus Qualifiers

		may Donas	Zutanicis		
Hugret Ra. a	\$22 625 56	I disafter y aschor	\$1.562.23	Traves Mondy	\$759.40
Jer Rabiwas	\$14.87.52	A red frenches	\$1 546.95	Bren re s rwass	\$714.25
Rang Lyaster	\$8,232 1.	NY 144	\$1 507 59	Water Low	\$692.66
Panies Ivaney	\$6,847.7	Nas Notaellost	\$1,502.15	Aum Silverman	\$655.67
Chery For	\$6 750 36	\$c a 0.20.	\$1.492.21	Larra ere	\$632.31
Seot Kr. cy	\$6,217.26	i 1/1 4	\$1,485.34	and any	\$621 76
Rodney Ward	\$5,527 1B	Julia Collans	\$1,475.91	Jumes Larlos	\$619.42
M. gest mile	\$5,000.50	h, 2	\$1.417.46	Realis Lyon ke	6619.18
Depti Latinitique	14,881 95	M.—e. strafes	\$1.414.99	La k t aban	\$608.85
Chinetopher Stept e	\$4,718.53	1 1 p 1 p	\$1.414.22	Cores Vandrag ar	\$588.12
5 3 31 2 301	44,611.84	W . 14	\$1.405.69	K-K-E - RY	8545.75
Author Commission	\$4,626.25	t 1 t d. 1	\$1,093.91	Date of the best o	\$496.57
and Ha	\$4,338.48	TÇ.	\$1,386.50	I aste on an a	\$494.63
Sahrina Linyd	\$4,204.61	Christopher Clark	\$1,379.49	Katherine Georgiau	\$490.22
Company by the con-	\$4.103.56	446. 7	81 365 93	Same Man	\$474.60
Godicy Varghose	\$3,947.89	Philip Prate	\$1,343.90	Este Miller	\$457.91
Pays, Sor monos	\$3,804.96	a Las. a 50% or	\$1,278.63	per la gara	\$445.44
Joseph Szygiel	£3,782.76	Demario Cooper	E1,230.25	Megan Oleon	8442.73
Joshud Rimia	\$3,588.65	Daniel Fattows	\$1,218.91	John Mer arb	6421 13
Melanie Collen	\$3,532.91	wara tark wil	\$1,216.75	Partie Court ap	\$397.24
S. ven Dichiai	\$3,329.10	La Sapar	\$1 392.55	or Mr. mater	6393.69
AT accord	\$ (280.64)	buy cdu- eft-	\$1 173 78	1a	\$384.98
201 102	\$3.12H H	1 1	\$1 165 15	A on a later to a	#349.47
to let	\$2,943.51	2p ->}	\$1.115.05	Nazłu ku	8324.66
Ronald Imhof	\$2,917.93	Sonny Gravey	\$1,109.60	Lorona Barriere	8318.90
sterro hirong	\$2 R9R 96	pra 14 a	\$1.081.69	Ryan coa. t	\$316.72
Lays Meicher	12.740 94	Na sil yr	\$1.075.56	Kanta h Samer	8301 53
Co.yo . Iwist	\$2,926.22	Man Electr	\$1,047,31	Israe Manshelp	\$299.17
No policina Salar W	\$2,591.30	Is an arm	\$979.07	p Paris	\$209.66
Corney New	\$2,03.08	Scott Medigren	\$975.41	ancre a telle	\$136.32
Samuel Cohen	\$2,266.00	Bedis Kilani	\$960.44		
fravia Price	\$2,112.09	Tony Motley	\$895.75		
Krista Thieme	\$2,015.28	Monwan Tirylor	8874.92		
Scott Rehberg	\$1,986.43	Jerome Weshington	\$855.34		
Matthew Melhurn	\$1,893.90	Rachel Arenas	\$831.67		
	disk destruction of a		WWW 1 4 P		

\$810.68

\$783.92

\$771.66

\$770.10

\$763.34

Total \$234,275.71

Tyler Hunt

Preeti Sahgal

Dale Kunte

Susan Cooksey

Liffans Roland

Amir Sedaghut

Michael Kaye

Steven Engrav

Francisco Zerez

Cathy Thompson

\$1,770.34

\$1,742.24

\$1,678.12

\$1,650.29

\$1,564.77

Reinstatement Bonus

May Bonus Qualifiers

Jerseyin Councils	\$173.50		
Gleg Stowart	\$177.33	David Berk	\$26,00
Katherina Falle	\$779.51	Christie Dowald	\$29.01
Jeffrey Callian	\$179.58	Brandon Davis	\$29.01
	\$186.99	Lattene Barriere	\$31_32
	\$188.00	Brian Morne	\$38.99
	\$190.83	David Garbankiy	\$43.10
Brian Schreiter	\$207.59	Dung Zigliy	\$46.53
Patrice Wise	\$210.63	Madazel Castell	\$52.02
2-1-1-1	\$212.25	Language Parameter	\$54.26
	\$251.80	Cerlo Bomilina	\$57.37
Sagrane a Choi	\$240.49	Richard Cerra	\$61.72
	\$247.01	Murchew Walfanger	\$65.00
Micheles Lieuwis	6251.31	for a Caltury	\$69.74
James Larkba	\$263.53	Time Same	\$79_55
Marine la Action	1291_38	Flantenise Sodela	\$90.0J
Mail Conferen	\$310.34	Particle Elizabethe	\$90.61
	\$311.98	Less van Delfe	\$90.99
	\$316.49	Allan Room	\$92.24
Samon Adelahor	\$375.74	Tiobs Tischer	\$97,02
	\$395.36		\$99.77
	\$412.01		\$102.34
	\$486.84	Karali Kotson	\$102.96
	\$506.34	Cario Franks	\$103.77
	\$537.95		\$703.77
	\$735.48		\$104.07
	\$778.96	12	\$105.87
	\$799.08		\$110.01
	\$978.18		\$110.20
	\$989.37		\$130.01
			\$230.01
Balaino Cardony	\$1,294.25	Ross Pwen	\$138.97
	Daniel Ware Maria Carberra Maria Larlin Pitchela Larrin Arthur Westerg, va Sagrancia Chui Jaine Curvera Phillip Hambel Parine Wite Brian Schjeiter Lacry Hauck Chumatonen Madeen M. Jaa Daniele Jeffrey Gullion K. Herma Falla Greg Stewart	Sami Mogannam \$1,123.33 Temothy Dawe \$989.37 Tim Kraeger \$978.18 Yvonae Hernandee \$799.08 Hank Gordon \$778.96 Julie Wells \$735.48 Anna Sadagbar \$537.95 Srephen Liberto \$506.34 Richard Kraeger \$486.84 Mark Harrison \$395.36 \$375.74 Dard Wang \$311.98 \$311.98 Mark Carberre \$310.34 Mark Carberre \$310.34 Mark Larrison \$263.53 Printeder Larrison \$240.49 Julie Carberre \$217.01 Samantia Choi \$240.49 Julie Carberre \$210.63 Printeder Larrison \$251.80 Printeder Larrison \$271.80 Printeder Carberre \$270.59 Lacry Hanck \$190.93 Christolium Market \$190.93 Christolium \$240.99 Julie Carberre \$277.59 Lacry Hanck \$190.93 Christolium \$186.99 Julie Carberre \$279.51 Silverta Carberre \$177.33 Justifica \$179.58 Katherina Falle \$177.33 Justifica \$177.35 David Katan \$167.25	Sami Mogannam S1,121.33 Salgal Prent

\$154.38

Citing Robotil

BR Bonus

May Bonus Qualifiers

Qualifier	Bonus
Talna Lameko	\$5,662.50
Brian Allt	\$3,206.95
Randy Teysper	\$2,074.28
Lorenzo Larrielen	\$3,054.53
Michael van flefft	\$2,938.46
Michael Boyer	\$2,808.82
David Keams	\$2,325.52
Harjeet Rina	\$2,309.77
Robert Hams	52,223.86
Christopher Stephens	\$2,122.39
Teerra Bullork	\$3,059.05
Godley Varghese	\$3,007.92
Christopher Chirk	51,933.66
Kevin Olizen	51,916.92
Нуан Уори	\$1,905.80
Sean Ball	\$1,874.93
Вамин Неппиолита	\$1,855.74
Michael Grounce	51,767.25
John Franklin	\$1,698.80
Alfred Breaner	\$1,695.11
Lily ishen	\$1,668.75
Corry Helf	\$1,657.96
Robert Floglies	\$1,642.37
Annuald instant	\$1,630.49
Democratis Pashallidis	\$1,517,41
Marino Bara	\$1,508.23
Cheryl vota	\$1,505.74
Hidrard Barlinse	\$1,489.09
Steven Strong	\$1,483.99
Anbers Shafer	\$1,413.76
Michael Kaye	\$1,393.79
Tracy Haden	\$1,350.03
Matthew Ho	\$1,302.56
Patrick Duray	\$1,281.67
Willie Hayden	51,280.51
David Montgomery	51,269.55
Michael Broker	\$1,267.62
Emmanuel Villasenor	\$1,210.07
Ilyan Hall	\$1,208.64
Diane Carrios	\$1,201.79
Karl Schuckert	\$1,201.72
Andrew Bishup	51,179,22
John Collins	\$1,139.90
Mathew Propsi	\$1,134.63
Alex Grakhov	\$1,125.45
Duray Patrick	51,113.56
Kalisi O'Reeffe	\$1,099.55
Pauline Buff	\$1,095.58
Simon Arias	\$1,091.52
Dustin Raaum	\$1,071.75
Donny Bowen	\$1,070.35
Zachary Hart	\$1,067,53
Brenden Stewart	\$1,047.57
David Perry	\$1,039,47

Qualifier	Bonizs
Robert Gestes	\$1,057,10
Arthur Greene	\$997.70
Stephen Wall	\$995.50
Rachel Buser	\$993.75
Baina Basco	\$939.30
Phillip Humbel	5916.44
Earle Hams	5909.22
Rosalie Zwicker	5908.98
Levar Morgun	\$902.20
Sabrina Lioyd	\$899.42
Shard Grays	29.1685
Dennis Tacambe	\$261.60
Danielle Normente	5882.35
Glyn Hard	5871.77
Matthew Gorgales	\$865.30
Bean Santase	\$440.30
Rubert Brannan	5834 60
Samue Cohen	5228.53
(Savid Farraway	5812 60
Lloyd Sovell	5811.16
jun Read	5771.48
jennifer Wende	5240.32
Patrick Mazerolle	5719.15
Walter Durant	\$719.66
Daven McElwain	5715.E3
Adams (ench	5696.06
Susan Schreiber	\$682.98
Callanya lucter	\$639.95
Cim Su ma	5688.08
Bests Scow	5617.91
Stefan Johannsson	5635,36
Raymond Risucci	\$634.94
Scott Rehberg	3632.62
Sidney Hodgalitis	\$602.35
Tray Plummer	\$631.59
Ouvid Romice	5629.34
Glenn Vandesande	5627.32
Philip Prata	\$626.30
Michael Snow	5623.30
Marthew Davisus	5616.41
Joseph Szyglel	\$612.76
Foomas Soloweyto	5612.63 4com.cn
Jose Lopes	\$608.60
Marwen laylor	1601.43
Scott Keeney	\$600.54
Richard Walsh	\$599.04
Reberta Dillon	5593 09
Richard Flores	3592 67
Mark Corkrean	\$585.95
Ashlyne Orng	5582.80
Kirli Kopsky	5562.13
Yolodymyr Derevyanyy	3576.32
Brian Moise	5575.34
Ryan Tucker	5572.40

- Qualifier	Seem -
Jerome Washington	\$570.23
Rebecca Rushnoli	\$567.36
Laura McCurry	\$\$65.37
Scott Melligren	\$\$12.35
Cathy Thompson	\$\$10.81
Steven Eugeni	5410.31
Mun Privinger	\$467.65
Stefanos JeBrasseur	\$461,12
Michael Quin	\$443.09
London Sumett	\$414.14
Shiwa Hollingsworth	\$413,73
David Cintells	\$413.42
Michael Zorn	5406.27
Michel Dickey	\$403,17
Theirsei Gralisen	\$197.25
Chad Net	\$394.64
Extendité Georgiau	5392.18
Robert Harrison	\$391,61
Mephanie Carramo	5361.92
Fron Thismpson	\$340,70
John McCrath	\$335,02
Roel Ables	\$333.43
Brandon Cornins	5323.4D
David Welcher	\$321.59
Hochannes Termartinusian	\$321.19
Bedrs IUIani	\$320.15
Enclison Bencasare	\$316.54
Brian Blair	\$316.40
Benjamin Feb.	5316.25
William Myatt	\$312.65
David Goodman	\$312.29
Benjamin Vondrak	\$308.72
Francisco Peretz	5301.49
Eric Laboratere	\$304.19
Diego Azangopuerta	\$303.71
Herberi Adams	\$303.07
Casalins Cargo	\$301.21
Colonda Militare	5300.83
Bradley Ethion	\$300.18
John Komorowski	\$299.32
Julieann Sagatu	5298.81
Tony Motley	\$298.58
Best Dioxitrosa	5296.96
Patricia Lee	\$296.34
Christophes Haacke	\$293.83
Ryan Neel	5293.38
Jessica Cottrell	5291.36
Brett Neison	5286.25
Iryna Syshkova Donald Paul	\$284.56 \$285.45
	5280.45
Rachel Arenas	\$277.22
Andrea Baresholtz	\$276.82
Frank Soldo	\$274.79
Melissa Losk	\$272.30

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Total Bonuses Paid Out \$160,898.32

Retention Bonus

QUALIFIER	BONUS*
lose Lapes	\$4,227.95 \$4,193.3T
Blanca Zaragoza Kovin Annasawa	\$4,168.63
Kevin Appasanty	53,916.62
Roger Beals Benham Hafall	33,338.35
Robert Ulreich	\$3,464,41
Samantha Chui	13,378.02
Kelly McDonald	53,180.44
Marinela Achim	\$3,092.92
Peter Lila Lilomalava	\$3,054.53
LilyTchen	\$2,969.32
Devaun Mooney	\$2,912.19
Edward Hanna	\$3,801.27
Max Quasem	\$2,798.09
Lee van Delft	\$2,743.60
Robert Hamilton	\$2,625.17
Steven Stensrud	\$2,608.78
Bradley Ellinon	\$2,574.62
Eimothy Cruise	52,527.52
Helen Taylor	52,435.32
Athar Sheikh	52,325.52
Natalie Soboleva	\$2,296.54
Kevin Hainer	\$2,294.60 \$2,282.34
Anzhou Zhao	\$2,252.76
Fidiglei Nahidi Larry Mailtz	52,219.04
Alex Bluhm	12,203.69
Joseph Monkwa	12,217,30
Marino Baca	\$2,191.75
Solina Asiata	\$2,166.47
David Jackson	\$2,150.26
Crystal Reeves	\$3,136.48
Faraj Mourad	\$2,112,81
Ed Ölfert	52,112.33
Earnest Loveless	57,033:58
Yvonne Hernander	\$2,013.51
Marjorg Suichbaster	\$2,511.98
Salman Quadri	57,007,93
Anthony Balanno	51,999.21
Ryan Grant	\$1,950.73
Clindy Craven	\$1,923,83
Kenneth Bowman	\$1,874.93
Joseph Massero Maria Esposito	\$1,836.50
Martha Souto	\$1,814.51
Kenneth Greet	51,801.01
Donny Bowen	\$1,792,91
Herivetto Pereira	\$1,765.21
Michael Dupree	\$1,763.80
Bonnie Williams	\$1,751.05
John Bastz	\$1,742.72
Shaun McDonaid	\$1,742,67
Jarrod Turner	\$1,734.27
Thomas VanOsciol	\$3,715.84
Ruben Soberanes	\$1,713.27
Byron Paz	\$1,708.15
Karen McQuoid	\$1,697.91
Shoshannah Brenster	51,695,11
Albert Lau	\$1,868.75
Kenneth Madden	\$1,648,44
Jostin Smith Donald Smider	\$1,040.64
John Palmer	11,602.39
Andrea Barenholtz	\$1,585,93
Bert Feldman	\$1,584.98
Danny Aranda	\$1,578.69
James Larkin	\$1,543.02
Randolph Soullers	51,547.68
Al Sorishia	\$1,527.08
Melissa McCall	\$1,517.41
Jean Brinkmann	\$1,514.57
Kandice Earwood	\$1,508.23
Joshua Long	\$1,585.74
Patrick Cough Rn	\$1,507.60
Benjamin Mancillas	\$1,408.30
Jesse Wise	51,672.22
Yanessa Kanaan	51,462.15
Garret Kun	51,461.66
Timothy Frahm	\$1,445.46
Aussell Monis	\$1,436.43
Andrea Yee	\$6,430.53
Stephen Wall Beau Vastine	\$1,419.75

QUALIFIER	BONUS
Greg Stewart	\$1,404.24
James Schneider	\$1,396.97
Wayne Fader	\$1,395.04
Alanna Saddler	51,393.79
Richard Klart	\$1,388.52
Zulfikar Bhukera	\$1,388.07
Raju Korotana	\$1,386.63
Gabriel Feldmann	\$1,379.29
Paul Smoley	51,372.99
Ka Wing Yu	\$1,359.00
Kathy Mann	\$1,342.79
John Charlton	\$1,337.57
Joaquin Santos	\$1,329.74
Jonathan Swink	51,324.61
Michael Garrett	\$3,324.32
Tasha Tucker	\$1,323.69
Michael Boyer	\$1,317.45
Anel Fernandez	\$1,316.32
Andre Porter	\$1,302.90
Philip Currie	\$1,293.29
Kenji Leonard	\$1,291.34
Derek Spencer	\$1,282.14
Bedis Kilani	51,282.08
Jannielle Ramkissoon	\$1,280.57
Barbara Stillwell	51,279.74
Annold Pacleb	\$1,277.81
Samson Adelulosi	51,272.64
Michael Sheets Joey Kennedy	31,272.61
Sonya Dimsdale	\$1,269.55
Michael Polzer	\$1,267.40
Martin Flores	\$1,265.88
Hyungjun Kae	\$1,261.52
Gabriel Santos	\$1,257.67
Elias Mendoza	\$1,249.57
Lorenzo Lameko	51,243.27
Allison Bankowski	\$1,343.01
Omar Delacruz	\$1,242.04
David Solomonov	\$1,234.67
Paul Samra	\$1,233.25
David Ackerman	51,221.10
Mark Bleier	\$1,216.26
Ghina Malaney	\$1,208.64
Luis Bagundo	\$1,202.68
Angelika Vassilieva	51,201.99
Mark Beckford	\$1,201.79
fixumi Halverson	\$1,201.72
Angela Agnew	\$1,201,26
Patricio Mamaclay	51,191.05
Aaron Haskins	\$1,179.22
Olaf Johnson	\$1,170.23
Timothy Clark	51,166.90
Marco Chow	51,166.61
John Sparby	51,164.87
Sean Lacroix	51,151,68
William Gordon	\$1,133.82
Scott Florin	51,130.72
Raymond Lopez	51,127.43
Vincent LaRocca	\$1,125.70
Amanda Chizmadia	51,125.45
David Montgomery	\$1,099.90
Ungatea Mafileo	\$1,099.55
Lacelia Knight	\$1,095.98
Robert Lynam	\$1,092.47
Daniel Vermillion	\$1,091.52
Raymond Rissoci	\$1,078.83
Lisandro Gonzalez	\$1,075.02
Christopher Babel	51,071 75
Rashad Royster	\$1,070.35
Rickie Sasser	\$1,069.47
Adam Faria	\$1,667.53
Dennis Titcombe	51,057.81
Dustin Klingebæl	\$1,047.57
Daniel Davidson	\$1,045.77
Clover Fox	\$1,043.13
Michael Webb	\$1,039.47
Flavia Brakling	\$1,037.80
Duane Robertson	\$1,037.16
Mark McClatchey	\$1,034.17
Jerren Hughes	\$1,015.6
Jenny Sample	51,013.27
Zhao Guan	\$1,000.45
Tanner Robinson	\$997,70
	\$995.50

QUALIFIER	BONU5*
Harold Blount	\$993.75
Tingting Lie	\$991.29
Ronald Friedlander	9989.66
Marissa Pascual	\$987.78
Moswen Taylor	\$983.28
Lacey Stoor	\$954.81
Terry Maybee	5941.94
Karen Brown	\$939.80
Dan Reljin	5933.08
Clayton Menezes	\$927,15
David Garbarskiy	5916.89
Corby Jesperson	5916.44
Maurizio Burroni	\$914.90
Kasali Kotun	5909.22
Charles Zwicker	\$908.98
tierman Libman	\$908.53
Andre Abramovich	\$905.95
Julie Wells	\$903.92
Salvatore Pennisi	\$902.28
Jessica Rounseville	\$900.35
Rudi Camenzind	\$900.26
Thomas Parker	5899.95
Benjamin Ainscough	\$899.89
Ansumana Sirleaf	5899.42
Larry Chick	\$898.59
Jelly Ann Escobar	5897.65
Reah Kuhaupio-Bradley	\$895.86
Diego Arango-Puerta	\$889.51
Jay Meyer	\$887.95
Wayne Coulombe	5887.10
Carl Boldon	\$885.11
Daniel Summers	\$882.35
Michael McIntosh	5882.18
Blake Higuchi	\$879.10
Rary Crockford	\$875.31
Michael Nelson	5867.53
Adam Kahn	\$865.37
Timothy Dawe	\$859.34
Kelty Braaks	\$858.74
Jessica Cottrell	\$855.66
Daniel Jones	\$851.05
Anthony Mutter	\$843,77
	\$840.30
Jason James	
Jamie Zeigler	\$814.66
Eric Kiefer	\$828.53
Omar Hashimi	SB35.11
Sherri Brendle	5824.86
Curt Snow	\$824.67
Kathleen Logsdon	\$819.07
Anne Langevin	5819.04
Shawn Johnstone	5812.60
Christina Johnson	\$811.80
Archie King	\$811,16
Steven King	5810.78
Paul Bailey	5806.02
Jonathan Rosenfield	\$804,07
Paul Manley	\$800,03
Matthew Cartwright	5788.86
Thomas Tulowiecki	5785.21
Kouassi Appiah	\$783.07
Anthony Cheung	\$774.83
Brian Bowyer	\$771.48
Jasvir Chrema	\$749.65
Jesse Zwack	\$741.17
Michel Belanger	\$739.15
Troy Plummer	5730.26
Timothy Nolan	5725.67
Pamela Drury	\$720.67
Denise Batts	5715.83
Ana Aguilar	\$682.98
Adman Collie	\$653,56
Norma Sauls	\$639.95
Richard Walsh	\$639.24
Yvette Matos	\$638.84
Jacob Mayer	5638.08
Myles Todd	\$637.91
Paul Porter	5636.44
	5636,00
Alex Gonzales	5635.36
Robert Decker	
Adam Miller	5636,94
Robert Webb	5634.29
Keith Holcomb	\$632.62
	\$632.35
Andrew Quellette Pao Vue	\$631.59

Retention Bonus

QUALIFIER	BONUS*
Nicole Winn	2630.06
Everent Law	\$629.34
Charles Tang	\$627.32
Donna Wright	5626.76
Leslyn Vieira	5626.30
Robert Crockett	\$623.30
Stephen Bendure	5623.16
Alan Rosen	\$621.60
Adam Hicks	3616.41
William Doremus	5614.83
Mahir Khalaf	\$617.63
Ineida Andrade	\$608.60
Gregory McMeckan	\$607,51
Hashmat Saleh	\$606.93
Lynda Williams	\$605.93
Aaron Burke	\$602.57
Daniel Steele	5600.54
Peter Havens	\$599.24
Scott Neil	\$599.04
Jackie Alston	\$595.50
Sylvia Parson	\$593.09
Gevorg Yariukyan	\$592.67
Sharon Early	\$591.62
Nikki Woods	\$587,44
Fosue Bernal	\$585.95
Djenabou Diallo	\$585.51
Marion Maguire	\$582.80
fodi Maunder	\$582,68
Aaron Gebke	\$582.13
Candace Lierd	\$581.03
Shane Hedberg	5376 32
Robert Patalano	5576.06
Scott Cooksey	\$575.42
orna Ying	5575.14
Cevin Coleman	\$573.24
Onsberly Jones	
dward Daniel	5572.40
	5567.05
Sean O'Hara	3565.14
leanneite Ruhf	5512,35
David Scheuermann	5506.82
Ashley Davis	\$496.31
Matthew Houston	5493.16
Dona Blake	\$467.93
Reginald Rodgers	5475,33
iarah Sweeney	\$474,51
lustin Germany	\$466.79
orie Keller	5461.12
Serald Hayes	\$460,48
leather Putman	\$458,15
Celly Kyte	\$419.36
had Neff	5417.71
Roderick Nelson	\$416,45
lostvia Glaamer	\$416.32
eter Pitale	\$415.71
Christopher Wakefield	\$415,14
Steven Lambert	\$414.85
Robert Drake	\$414.14
eah Ishigo	\$413,73
Darin Hershfeldt	\$413,46
Dustin Dunbar	\$413.42
hristopher Fessler	\$413,41
Army Buskas	\$411,82
rickson Bencosme	\$409.92
Frent Lerch	\$409.61
He Clock	\$406.27
Alchael Jacobs	\$403,17
Demetrius Carroll	5402.97
Inda O'Donnelf	\$402.31
leffery Thiel	5396.21
Corey Derocher	\$197.25
erell Little	\$396.63
Naera Pornace	\$396.55
Denise Leslie	\$396,60
Amelia Adams	\$395,70
ason Smith	\$794.64
Vlatthew Deart	\$393.68
rank Martinez	\$392.10
Aaron Malave	\$391.63
Ann Hylton	5340.10
Patrick Robitalille	\$335.82
	3515.61
fu Nguyen	\$333.43 \$323.40
Fu Nguyen Jeff Lamar Chase Notte	\$321.60 \$321.50

QUALIFIER	BONUS*
Stephane Bartlett	\$320.15
Damon Greathouse	2318.91
Anthony Williams	2316.69
Arjai Jackson	\$316.54
Alberto Alcala	\$316.54
Carol Slaughter	\$316.40
Brandon Mackey	\$316.25
Cody Weich	\$313.99
Thomas Delaney	\$312.65
Jason Green	5312.29
Fleurde-Lee Lowrance	5311.53
Che Zong	\$311.27
Damien Brodie	\$309,81
Devin Morin	\$309.80
Antonio Salazar	\$308.94
Casey Cartson	\$308.72
Nelson Sprague	5308.62
Gary Kosch	\$306.44
Sung Kim	\$304.49
Roystal Watson	5304.31
Wesley Momotiuk	\$304.19
Larry Hardeman	\$383.97
Ryan Waters	\$303.71
Christine Durrer	\$383.67
Adam Shusheski	\$381.21
Cary Pimentel	5381.03
Julianna Jones	5380.83
Matthew Lukesh	5300.29
Travis Hileman	\$300.18
Egest Kallashi	5299.32
Rivkah Stansfield	5298.82
Samuel Griffith	\$298.58
Lydia Garcia	5298.46
	5297.46
Carol Phillips Deborah Anderson	And and the first
	5296.96
Matthew Krapß	\$296.34
Kevin Wills	\$294,49
Dustin Craig	5294,03
Shawn Evans	5293,83
Brian Brewer	5291.38
Alisha Kluttz	\$292.99
Alberto Pirela	5292.06
Gabriel Maciel	\$291.36
Dorothy Thompson	\$286.48
Charles Stutz	5286.45
Alchter Manelt	5286.25
Natasha Bollers	\$284,96
Michael Glisiq	5203.75
Thomas Hunt	\$283.05
Hannes Bloomfield	\$281.71
Andrew Antonini	\$280.91
Carlos Caro	\$280.89
Christian Richards	\$279.29
Toni Sanders	5279,18
Michelle Scharlau	\$277.52
Bradley Shuler	\$277.22
Rebecca Gesler	\$276.82
Ka Yang	\$275.72
Carl Brown	5274.79
Cameron Holeda	5274.73
Spencer Brown	5272.70
Daniel Burnell	\$272.38
Michael Wojtursiak	5272.31
Wristen Caskey	\$277.50
Owayne Powell	5271.09
John Paul	5270.25
Tyler Vermerre	5270.23
Quino Robson	5268 82
Desek Whens	\$268.46
Marthew Basham	5267.32
Daniel Cariolo	5266.76
Christopher Hartnett	5266.75
Margarita Kagan	5266.14
Brancis, Barth	5264.83
Travis Eich	5264.63
Karen For	
Raren For Ryan Schatzman	5262.71
Raten Fox Ryan Schatzman Michael Weppler	5267.46
Karen Fori Nyan Schatzman Michael Weppler Larry Haws	\$262.46 \$262.28
Raien Feii Ryan Schacenan Michael Weppler Larry Haws Gregory Myers	5262.46 5262.28 5260.92
Raven Foii Ryan Schacznan Michael Weppler Larry Flavis Gregory Myers Christian Omerod	\$262.46 \$261.28 \$260.92 \$260.80
Karen Foii Ryan Schatzman Michael Weppler Larry Haves Gregory Myers Christian Oviered Kyle Kotthoff	\$262.46 \$263.28 \$260.92 \$260.80 \$259.00
Raten Foii flyon Schatzman Michael Weppler Larry Hows Gregory Myers Christian Omerod Kyle Xotthoff Nancy Tresa	\$262.46 \$262.28 \$260.92 \$260.80 \$259.00 \$258.95
Karen Foii Ryan Schatzman Michael Weppler Larry Haves Gregory Myers Christian Oviered Kyle Kotthoff	\$262.46 \$263.28 \$260.92 \$260.80 \$259.00

QUALIFIER	BONUS*
Oscar Chavez	5255.43
Steven Rogers	\$253.13
Edwin Soler	\$252.60
Rafael Urgino	\$253.65
Jessica Otremba	\$253,10
Jessica Nies	\$208.60
Johnny Yang	\$199.39
Steven Burt	\$198.61
Albert Ayata	\$198.80
Jason Capri	\$197.64
	\$197.64
George Tuttle	
Richard Braden	\$197.08
Eric Wright	\$196,41
Simyon ilin	\$194.86
Nicole Ruffin	\$194.27
Desiree Schulz	\$192.78
Reidi Demont	5192.42
Max Quinones	\$192.23
Joe Griffen	\$191.02
Frantz Mirassaint	\$190.90
Mai Nguyen	\$190,12
Aliou Diarra	5190.10
Carie Franks	\$188.95
Michael Knight	\$188.84
Jonelle Jones	\$187,64
Josh Brady	\$186.28
Richard Plazza	\$185.51
Whitney Stevens	\$184,71
John Peterson	
	5184.30
Craig Minter	5183.71
Michael Battisti	\$182.67
David Ramirez	\$181.42
Brian Wells	\$179,90
Amanda Tenerlo	5178.97
Jan flovelli	3177.63
Justin Holloway	5175.46
Kenneth Trosclair	5175.35
Terry Knudson	5174.84
Patrick Mellies	\$174.76
Noel Taylor	\$173.81
Ruth Rollan	5173.68
Jimmy Tchen	5173.15
Michelle Doss	\$171,79
Stephen Parry	\$171.66
Stephen Douglass	\$171.55
Lorin Owen	\$170.97
Kisha Lane	
	\$170.08
Mehmet Zivali	\$169.38
Paul Shipway	5168.92
Matthew Malanga	\$167.23
Elizabeth Montgomery	\$165.93
Jelaina Hansborough	\$165.56
Christine Zeiders	5164.84
Dendre Wilson	5164.62
Diana Walters	\$164.16
Douglas Gallacher	\$164.16
Ronald Thomas	\$164.31
Lanelle Pennington	\$163.80
Steven Dandrea	5162.82
Luis Rosado	\$162.61
Michael Washburn	\$161.55
Jeremy Engrav	\$160.82
Bill Duncan	
	5160.81

Total Bonus Paid Out \$425,541.97